U.S. Serial No. 09/683,972
Page 2

AMENDMENTS TO THE CLAIMS

1.   (Currently Amended) A method of providing information (Z) indicative of an account status to an account holder via a device connected to a network, comprising the steps of:

comparing an actual value (a) with a preset parameter at an account server, the preset parameter defined by the account holder;

deriving the information (Z) in response to a transaction (n) that influences the actual value (a), the transaction (n) occurring between an account user and a purchasing entity; and

providing the information (Z) to the account holder through the device, the device associated with the account holder;

wherein the information (Z) includes an account balance.

2.   (Previously Presented) Method according to claim 1 further comprising the steps of transmitting the information (Z) via the network and receiving the information (Z) by the account holder via the device.

3.   (Canceled)

4.   (Previously Presented) Method according to claim 1 wherein the preset parameter comprises a limit.

5.   (Previously Presented) Method according to claim 1, wherein the preset parameter comprises a geographic region.

6.   (Currently Amended) Method according to claim 1 further comprising the step of setting multiple different parameters for contemporaneous use.

7.   (Previously Presented) Method according to claim 2, wherein the step of receiving the information (Z) comprises rendering the information (Z), the rendering including confirming a personal identification number assigned to the account holder.

CH920000068US1/145-0004

U.S. Serial No. 09/683,972
Page 3

8.   (Canceled)

9.   (Original) Method according to claim 2, wherein the step of receiving the information (Z) comprises requesting a password.

10.   (Previously Presented) Method according to claim 2, wherein the step of transmitting the information (Z) via the network and receiving the information (Z) by the account holder via the device comprises a wireless communication technique.

11.   (Currently Amended) A storage medium encoded with machine-readable program code for performing a method of providing information (Z) indicative of an account status to an account holder via a device connected to a network, the program code including instructions for causing a computer to implement a method comprising the steps of:

comparing an actual value (a) with a preset parameter at an account server, the preset parameter defined by the account holder;

deriving information (Z) in response to a transaction (n) that influences the actual value (a), the transaction (n) occurring between an account user and a purchasing entity; and

providing the information (Z) to the account holder through the device, the device associated with the account holder;

wherein the information (Z) includes an account balance of the account holder.

12.   (Currently Amended) A computer program product comprising program code means stored on a computer readable medium for performing an operation when said program product is run on a computer, said program code means comprising:

a comparator at an account server, the comparator operable for comparing an actual value (a) with a preset parameter, the preset parameter defined by the account holder;

an initiator for deriving information (Z) in response to a transaction (n) that influences the

CH9200000068US1/145-0004

PAGE 6/6 * RCVD AT 12/28/2005 10:56:52 AM [Eastern Standard Time] * SVR:USPTO-EFXRF-6/25 * DNIS:2738300 * CSID:8602860115 * DURATION (mm-ss):01-58